

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicants:	Christina Chow, et al.	Docket No.:	54799.0400
Patent No.:	7,480,633	Issued:	Jan. 20, 2009
Serial No.:	10/032,588	Examiner:	Stefanos Karmis
Filed:	Dec. 20, 2001	Group Art Unit:	3693
Title:	REAL-TIME BROKERAGE ACCOUNT SYSTEM AND METHOD	Confirmation No.:	8373

**REQUEST FOR CERTIFICATE OF CORRECTION**  
**UNDER 37 C.F.R. § 1.322**

Attn: Certificate of Correction Branch  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

Pursuant to 37 C.F.R. §1.322, Patentee hereby requests a Certificate of Correction be issued to correct an error noticed in the issued patent.

Applicants assert that there is an error on the front page of the patent, specifically inventor Can Demirkaya is missing. This error was made by the Office. On April 23, 2002, the U.S. Patent and Trademark Office received the Response to Notice to File Missing Parts which included two declarations. The first was the declaration of Christina Chow, Paul Stoxen, Marcus Sheire and Timothy G. Austin. The second was the declaration of Can Demirkaya. A copy of our Response to Notice to File Missing Parts is attached.

If the Commissioner for Patents somehow determines it was not an Office error, the Commissioner is hereby authorized to charge any fees, which may be required, or credit any overpayment, to Deposit Account No. **19-2814**.

If there are any questions or unresolved issues, the undersigned would welcome a telephone call to the number shown below.

Respectfully submitted,

Dated: February 19, 2009

By: 

Howard I. Sobelman  
Reg. No. 39,038

**SNELL & WILMER L.L.P.**  
400 E. Van Buren  
One Arizona Center  
Phoenix, Arizona 85004  
Phone: 602-382-6228  
Fax: 602-382-6070  
Email: [hsobelman@swlaw.com](mailto:hsobelman@swlaw.com)

**Snell & Wilmer**  
— L.L.P. —  
LAW OFFICES

One Arizona Center  
Phoenix, Arizona 85004-2202  
(602) 382-6000  
Fax: (602) 382-6070  
www.swlaw.com

Thomas J. Finn (602) 382-6208  
Patents, Trademarks & Copyrights  
tfinn@swlaw.com

PHOENIX, ARIZONA

TUCSON, ARIZONA

IRVINE, CALIFORNIA

SALT LAKE CITY, UTAH

DENVER, COLORADO

April 16, 2002

**VIA FIRST CLASS MAIL**

Assistant Commissioner for Patents  
Box Patent Application  
Washington, DC 20231

**Re: US Nonprovisional Patent Application, Chow, et al.**  
**Title: REAL-TIME BROKERAGE ACCOUNT**  
**APPLICATION SYSTEM AND METHOD**  
**Filing Date: December 20, 2001**  
**Serial No.: 10/032,588**  
**Confirmation No.: 8373**  
**Our File No.: 40655.3800**

---

Dear Sir or Madam:

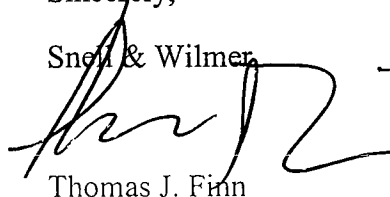
Enclosed are the following documents:

1. Response to Notice to File Missing Parts;
2. Fee Transmittal for FY 2002;
3. Check no. 288644 in the amount of \$210.00;
4. Return Receipt Postcard (postage prepaid);
5. Recordation Form Cover Sheets and Assignments (2);
6. Declarations for Patent Application (2); and
7. Power of Attorney By Assignee and Certificate Under 37 CFR 3.73(b).

Please process the above documents. Thank you.

Sincerely,

Snell & Wilmer



Thomas J. Finn

TJF:bf

Enclosures

cc: Ms. Patrice Jacobson (AMEX)

1168148

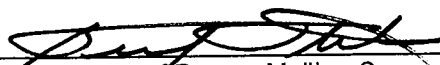
Snell & Wilmer is a member of LEX MUNDI, a leading association of independent law firms.

NOTED ON DOCKET

**CERTIFICATE OF MAILING**

I certify that this document and fee is being deposited with the U.S. Postal Service as First Class Mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Date: April 16, 2002

  
Signature of Person Mailing Correspondence

**IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE**

PATENT

Applicant(s): **Christina Chow, et al.** Atty. Docket No.: **40655.3800**  
Serial No.: **10/032,588** Confirmation No.: **8373** Group Art Unit: **2164**  
Filed: **December 20, 2001** Examiner: **TBA**  
TITLE: **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND  
METHOD**

**RESPONSE TO NOTICE TO FILE MISSING PARTS  
OF NONPROVISIONAL APPLICATION  
FILING DATE GRANTED**

Assistant Commissioner for Patents  
Box Missing Parts  
Washington, D.C. 20231

Dear Sir:

This responds to the Notice to File Missing Parts of Nonprovisional Application - Filing Date Granted mailed on February 22, 2002.

Enclosed herewith for filing are the following:

- A copy of the Notice to File Missing Parts of Nonprovisional Application - Filing Date Granted. **(REQUIRED)**;
- Recordation Form Cover Sheets and Assignments (2); \$80.00
- Declarations (2);
- Surcharge for late filed Declarations; and \$130.00
- Power of Attorney By Assignee and Certificate Under 37 CFR 3.73(b).

Total completion of application fees \$210.00

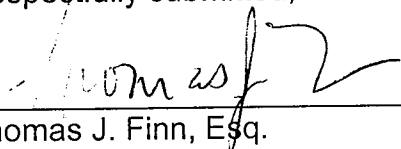
Total fees due \$210.00

The fee of \$130.00 is to be paid as follows:

- X A check in the amount of the fee is enclosed.
- X The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**.  
A duplicate copy of this sheet is enclosed.
- X If an additional extension of time is required, please consider this a petition therefor and charge any additional fees which may be required to Deposit Account No. **19-2814**.  
**A duplicate copy of this sheet is enclosed.**

Respectfully submitted,

Dated: April 16, 2002

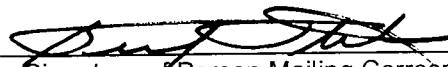
  
\_\_\_\_\_  
Thomas J. Finn, Esq.  
Reg. No. 48,066

**SNELL & WILMER L.L.P.**  
One Arizona Center  
400 E. Van Buren  
Phoenix, AZ 85004-2202  
(602) 382-6228 - Telephone  
(602) 382-6070 - Fax

# CERTIFICATE OF MAILING

I certify that this document and fee is being deposited with the U.S. Postal Service as First Class Mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Date: April 16, 2002

  
Signature of Person Mailing Correspondence

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicant(s): **Christina Chow, et al.** Atty. Docket No.: **40655.3800**  
Serial No.: **10/032,588** Confirmation No.: **8373** Group Art Unit: **2164**  
Filed: **December 20, 2001** Examiner: **TBA**  
TITLE: **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD**

### RESPONSE TO NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION FILING DATE GRANTED

Assistant Commissioner for Patents  
Box Missing Parts  
Washington, D.C. 20231

Dear Sir:

This responds to the Notice to File Missing Parts of Nonprovisional Application - Filing Date Granted mailed on February 22, 2002.

Enclosed herewith for filing are the following:

- A copy of the Notice to File Missing Parts of Nonprovisional Application - Filing Date Granted. **(REQUIRED)**;
- Recordation Form Cover Sheets and Assignments (2); \$80.00
- Declarations (2);
- Surcharge for late filed Declarations; and \$130.00
- Power of Attorney By Assignee and Certificate Under 37 CFR 3.73(b).

Total completion of application fees \$210.00

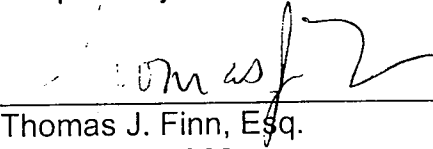
Total fees due \$210.00

The fee of \$130.00 is to be paid as follows:

- X A check in the amount of the fee is enclosed.
- X The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**.  
A duplicate copy of this sheet is enclosed.
- X If an additional extension of time is required, please consider this a petition therefor and charge any additional fees which may be required to Deposit Account No. **19-2814**.  
**A duplicate copy of this sheet is enclosed.**

Respectfully submitted,

Dated: April 16, 2002

  
\_\_\_\_\_  
Thomas J. Finn, Esq.  
Reg. No. 48,066

**SNELL & WILMER L.L.P.**  
One Arizona Center  
400 E. Van Buren  
Phoenix, AZ 85004-2202  
(602) 382-6228 - Telephone  
(602) 382-6070 - Fax



## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/032,588	12/20/2001	Christina Chow	40655.3800

CONFIRMATION NO. 8373

## FORMALITIES LETTER



\*OC000000007519297\*

Thomas J. Finn  
Snell & Wilmer L.L.P.  
400 East Van Buren  
One Arizona Center  
Phoenix, AZ 85004-2202

Date Mailed: 02/22/2002

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



<h1 style="margin: 0;">FEE TRANSMITTAL</h1> <h2 style="margin: 0;">for FY 2002</h2> <p style="font-size: small; margin: 5px 0;">Patent fees are subject to annual revision.</p>		<b>Complete if Known</b>	
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27		Application Number	
		10,032,588	
		Filing Date	
		December 20, 2001	
		First Named Inventor	
		Christina Chow	
		Examiner Name	
		TBA	
		Group Art Unit	
		2164	
		Attorney Docket No.	
		40655.3800	
TOTAL AMOUNT OF PAYMENT		\$210.00	

METHOD OF PAYMENT (check all that apply)	FEE CALCULATION (continued)																																																																																																																																																																																														
<input checked="" type="checkbox"/> Check <input type="checkbox"/> Credit card <input type="checkbox"/> Money Order <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/> Deposit Account: Deposit Account Number: <span style="border: 1px solid black; padding: 2px;">19-2814</span> Deposit Account Name: <span style="border: 1px solid black; padding: 2px;">Snell &amp; Wilmer L.L.P.</span> The Commissioner is authorized to: (check all that apply) <input type="checkbox"/> Charge fee(s) indicated below <input type="checkbox"/> Credit any overpayments <input type="checkbox"/> Charge any additional fee(s) during the pendency of this application <input type="checkbox"/> Charge fee(s) indicated below, except for the filing fee to the above identified deposit account.	<h3 style="margin: 0;">3. ADDITIONAL FEES</h3> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">Large Entity</th> <th colspan="2">Small Entity</th> <th rowspan="2">Fee Description</th> <th rowspan="2">Fee Paid</th> </tr> <tr> <th>Fee Code</th> <th>Fee (\$)</th> <th>Fee Code</th> <th>Fee (\$)</th> </tr> </thead> <tbody> <tr> <td>105</td> <td>130</td> <td>205</td> <td>65</td> <td>Surcharge - late filing fee or oath</td> <td></td> </tr> <tr> <td>127</td> <td>50</td> <td>227</td> <td>25</td> <td>Surcharge - late provisional filing fee or cover sheet</td> <td></td> </tr> <tr> <td>139</td> <td>130</td> <td>139</td> <td>130</td> <td>Non - English specification</td> <td></td> </tr> <tr> <td>147</td> <td>2,520</td> <td>147</td> <td>2,520</td> <td>For filing a request for <i>ex parte</i> reexamination</td> <td></td> </tr> <tr> <td>112</td> <td>920*</td> <td>112</td> <td>920*</td> <td>Requesting publication of SIR prior to Examiner action</td> <td></td> </tr> <tr> <td>113</td> <td>1,840*</td> <td>113</td> <td>1,840*</td> <td>Requesting publication of SIR after Examiner action</td> <td></td> </tr> <tr> <td>115</td> <td>110</td> <td>215</td> <td>55</td> <td>Extension for reply within first month</td> <td></td> </tr> <tr> <td>116</td> <td>400</td> <td>216</td> <td>200</td> <td>Extension for reply within second month</td> <td></td> </tr> <tr> <td>117</td> <td>920</td> <td>217</td> <td>460</td> <td>Extension for reply within third month</td> <td></td> </tr> <tr> <td>118</td> <td>1,440</td> <td>218</td> <td>720</td> <td>Extension for reply within fourth month</td> <td></td> </tr> <tr> <td>128</td> <td>1,960</td> <td>228</td> <td>980</td> <td>Extension for reply within fifth month</td> <td></td> </tr> <tr> <td>119</td> <td>320</td> <td>219</td> <td>160</td> <td>Notice of Appeal</td> <td></td> </tr> <tr> <td>120</td> <td>320</td> <td>220</td> <td>160</td> <td>Filing a brief in support of an appeal</td> <td></td> </tr> <tr> <td>121</td> <td>280</td> <td>221</td> <td>140</td> <td>Request for oral hearing</td> <td></td> </tr> <tr> <td>138</td> <td>1,510</td> <td>138</td> <td>1,510</td> <td>Petition to institute a public use proceeding</td> <td></td> </tr> <tr> <td>140</td> <td>110</td> <td>240</td> <td>55</td> <td>Petition to revive - unavoidable</td> <td></td> </tr> <tr> <td>141</td> <td>1,280</td> <td>241</td> <td>640</td> <td>Petition to revive - unintentional</td> <td></td> </tr> <tr> <td>142</td> <td>1,280</td> <td>242</td> <td>640</td> <td>Utility issue fee (or reissue)</td> <td></td> </tr> <tr> <td>143</td> <td>460</td> <td>243</td> <td>230</td> <td>Design issue fee</td> <td></td> </tr> <tr> <td>144</td> <td>620</td> <td>244</td> <td>310</td> <td>Plant issue fee</td> <td></td> </tr> <tr> <td>122</td> <td>130</td> <td>122</td> <td>130</td> <td>Petitions to the Commissioner</td> <td></td> </tr> <tr> <td>123</td> <td>50</td> <td>123</td> <td>50</td> <td>Processing fee under 37 CFR § 1.17(q)</td> <td></td> </tr> <tr> <td>126</td> <td>180</td> <td>126</td> <td>180</td> <td>Submission of Information Disclosure Statement</td> <td></td> </tr> <tr> <td>581</td> <td>40</td> <td>581</td> <td>40</td> <td>Recording each patent assignment per property (times number of properties)</td> <td style="text-align: center;">80.00</td> </tr> <tr> <td>146</td> <td>740</td> <td>246</td> <td>370</td> <td>Filing a submission after final rejection (37 CFR § 1.129(a))</td> <td></td> </tr> <tr> <td>149</td> <td>740</td> <td>249</td> <td>370</td> <td>For each additional invention to be examined (37 CFR § 1.129(b))</td> <td></td> </tr> <tr> <td>179</td> <td>740</td> <td>279</td> <td>370</td> <td>Request for Continued Examination (RCE)</td> <td></td> </tr> <tr> <td>169</td> <td>900</td> <td>169</td> <td>900</td> <td>Request for expedited examination of a design application</td> <td></td> </tr> <tr> <td colspan="5">Other fee (specify) <u>Surcharge for late filed Declaration</u></td> <td style="text-align: center;">130.00</td> </tr> <tr> <td colspan="5" style="text-align: right;">SUBTOTAL (3)</td> <td style="text-align: center;">\$210.00</td> </tr> </tbody> </table>	Large Entity		Small Entity		Fee Description	Fee Paid	Fee Code	Fee (\$)	Fee Code	Fee (\$)	105	130	205	65	Surcharge - late filing fee or oath		127	50	227	25	Surcharge - late provisional filing fee or cover sheet		139	130	139	130	Non - English specification		147	2,520	147	2,520	For filing a request for <i>ex parte</i> reexamination		112	920*	112	920*	Requesting publication of SIR prior to Examiner action		113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action		115	110	215	55	Extension for reply within first month		116	400	216	200	Extension for reply within second month		117	920	217	460	Extension for reply within third month		118	1,440	218	720	Extension for reply within fourth month		128	1,960	228	980	Extension for reply within fifth month		119	320	219	160	Notice of Appeal		120	320	220	160	Filing a brief in support of an appeal		121	280	221	140	Request for oral hearing		138	1,510	138	1,510	Petition to institute a public use proceeding		140	110	240	55	Petition to revive - unavoidable		141	1,280	241	640	Petition to revive - unintentional		142	1,280	242	640	Utility issue fee (or reissue)		143	460	243	230	Design issue fee		144	620	244	310	Plant issue fee		122	130	122	130	Petitions to the Commissioner		123	50	123	50	Processing fee under 37 CFR § 1.17(q)		126	180	126	180	Submission of Information Disclosure Statement		581	40	581	40	Recording each patent assignment per property (times number of properties)	80.00	146	740	246	370	Filing a submission after final rejection (37 CFR § 1.129(a))		149	740	249	370	For each additional invention to be examined (37 CFR § 1.129(b))		179	740	279	370	Request for Continued Examination (RCE)		169	900	169	900	Request for expedited examination of a design application		Other fee (specify) <u>Surcharge for late filed Declaration</u>					130.00	SUBTOTAL (3)					\$210.00
Large Entity		Small Entity		Fee Description	Fee Paid																																																																																																																																																																																										
Fee Code	Fee (\$)	Fee Code	Fee (\$)																																																																																																																																																																																												
105	130	205	65	Surcharge - late filing fee or oath																																																																																																																																																																																											
127	50	227	25	Surcharge - late provisional filing fee or cover sheet																																																																																																																																																																																											
139	130	139	130	Non - English specification																																																																																																																																																																																											
147	2,520	147	2,520	For filing a request for <i>ex parte</i> reexamination																																																																																																																																																																																											
112	920*	112	920*	Requesting publication of SIR prior to Examiner action																																																																																																																																																																																											
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action																																																																																																																																																																																											
115	110	215	55	Extension for reply within first month																																																																																																																																																																																											
116	400	216	200	Extension for reply within second month																																																																																																																																																																																											
117	920	217	460	Extension for reply within third month																																																																																																																																																																																											
118	1,440	218	720	Extension for reply within fourth month																																																																																																																																																																																											
128	1,960	228	980	Extension for reply within fifth month																																																																																																																																																																																											
119	320	219	160	Notice of Appeal																																																																																																																																																																																											
120	320	220	160	Filing a brief in support of an appeal																																																																																																																																																																																											
121	280	221	140	Request for oral hearing																																																																																																																																																																																											
138	1,510	138	1,510	Petition to institute a public use proceeding																																																																																																																																																																																											
140	110	240	55	Petition to revive - unavoidable																																																																																																																																																																																											
141	1,280	241	640	Petition to revive - unintentional																																																																																																																																																																																											
142	1,280	242	640	Utility issue fee (or reissue)																																																																																																																																																																																											
143	460	243	230	Design issue fee																																																																																																																																																																																											
144	620	244	310	Plant issue fee																																																																																																																																																																																											
122	130	122	130	Petitions to the Commissioner																																																																																																																																																																																											
123	50	123	50	Processing fee under 37 CFR § 1.17(q)																																																																																																																																																																																											
126	180	126	180	Submission of Information Disclosure Statement																																																																																																																																																																																											
581	40	581	40	Recording each patent assignment per property (times number of properties)	80.00																																																																																																																																																																																										
146	740	246	370	Filing a submission after final rejection (37 CFR § 1.129(a))																																																																																																																																																																																											
149	740	249	370	For each additional invention to be examined (37 CFR § 1.129(b))																																																																																																																																																																																											
179	740	279	370	Request for Continued Examination (RCE)																																																																																																																																																																																											
169	900	169	900	Request for expedited examination of a design application																																																																																																																																																																																											
Other fee (specify) <u>Surcharge for late filed Declaration</u>					130.00																																																																																																																																																																																										
SUBTOTAL (3)					\$210.00																																																																																																																																																																																										

SUBMITTED BY		Complete (if applicable)	
Name (Print/Type)	Thomas J. Finn	Registration No. (Attorney/Agent)	48,066
Signature		Telephone	602/382-6208
		Date	April 16, 2002

**WARNING:** Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

**Snell & Wilmer**  
L.L.P.

ONE ARIZONA CENTER  
PHOENIX, ARIZONA 85004-0001

HOME OFFICE  
**BANK ONE**  
PHOENIX, ARIZONA

1221  
CHECK 288644

DATE

AMOUNT

\* \* Two Hundred Ten Dollars and No Cents \* \* 16 April 2002

\$210.00

**NOT TO EXCEED \$250.00**

PAY  
TO THE  
ORDER  
OF

**Commissioner for Patents and Trademarks**

**Snell & Wilmer**  
L.L.P.

VOID IF NOT PROCESSED IN 90 DAYS

BY

⑈ 288644 ⑈ ⑆ 1221000241 ⑆

1230 ⑈ 3711 ⑈

DESCRIPTION	ACCOUNT NO.	AMOUNT
<b>Response to Notice to File Missing Parts RE: Real-Time Brokerage Account Application System and Method</b>	<b>40655.3800</b>	<b>\$210.00</b>
<b>TJF/bf</b>		

PLEASE DETACH THIS STATEMENT  
BEFORE DEPOSITING CHECK

**Snell & Wilmer**  
L.L.P.  
ONE ARIZONA CENTER  
PHOENIX, ARIZONA 85004-0001  
(602) 382-6000

THIS CHECK IS TENDERED IN  
PAYMENT OF ITEMS LISTED

THE U.S. PATENT AND TRADEMARK OFFICE OFFICIAL MAIL  
ROOM STAMP AFFIXED HERETO ACKNOWLEDGES RECEIPT  
OF THE ITEMS CHECKED BELOW

Serial No.: 10/032,588; Confirmation No.: 8373

Filing Date: December 20, 2001

Applicant: Chow, et al.

MARK/TITLE: REAL-TIME BROKERAGE ACCOUNT  
APPLICATION SYSTEM AND METHOD

☒ Response to Notice to File Missing Parts

☒ Transmittal Form FY 2002

☒ Return Receipt Postcard (postage prepaid)

☒ Check \$210.00 No. 288644

☒ Assignment, Cover Sheet and Fee (2)

☒ Declaration (2)

☒ Power of Attorney By Assignor and Certificate  
Under 37 CFR 3.73(b)

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

☐ [ ]

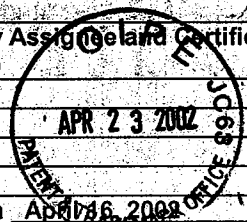
Marked items filed on April 16, 2002, via:

☐ Express Mail No.

☒ U.S. First Class Mail

S&W Docket No.: 40655.3800

Atty.: FINN



RECORDATION FORM COVER SHEET  
PATENTS ONLY

TO: The Commissioner of Patents and Trademarks: Please record the attached original document(s) or copy(ies).

Submission Type

☒ New

☐ Resubmission (Non-Recordation)  
Document ID#

☐ Correction of PTO Error  
Reel #  Frame #

☐ Corrective Document  
Reel #  Frame #

Conveyance Type

☒ Assignment ☐ Security Agreement

☐ License ☐ Change of Name

☐ Merger ☐ Other

U.S. Government  
(For Use ONLY by U.S. Government Agencies)

☐ Departmental File ☐ Secret File

Conveying Party(ies)

☐ Mark if additional names of conveying parties attached

Execution Date  
Month Day Year  
1/15/2002

Name (line 1) CHOW, Christina

Name (line 2)

Second Party

Name (line 1) STOXEN, Paul

Name (line 2)

Execution Date  
Month Day Year  
1/15/2002

Receiving Party

☐ Mark if additional names of receiving parties attached

Name (line 1) AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.

Name (line 2)

Address (line 1) General Counsel's Office

Address (line 2) American Express Tower, World Financial Center

Address (line 3) New York

New York

102585-4900

City

State/Country

Zip Code

☐ If document to be recorded is an assignment and the receiving party is not domiciled in the United States, an appointment of a domestic representative is attached. (Designation must be a separate document from Assignment.)

Domestic Representative Name and Address

Enter for the first Receiving Party only.

Name

Address (line 1)

Address (line 2)

Address (line 3)

Address (line 4)

FOR OFFICE USE ONLY

**Correspondent Name and Address**

Area Code and Telephone Number

Name

Address (line 1)

Address (line 2)

Address (line 3)

Address (line 4)

**Pages**

Enter the total number of pages of the attached conveyance document including any attachments.

#

**Application Number(s) or Patent Number(s)**

☐ Mark if additional numbers attached

Enter either the Patent Application Number or the Patent Number (DO NOT ENTER BOTH numbers for the same property).

**Patent Application Number(s)**

**Patent Number(s)**

If this document is being filed together with a new Patent Application, enter the date the patent application was

Month Day Year

**Patent Cooperation Treaty (PCT)**

Enter PCT application number only if a U.S. Application Number has not been assigned.

PCT

PCT

PCT

PCT

PCT

PCT

**Number of Properties**

Enter the total number of properties involved.

#

**Fee Amount**

Fee Amount for Properties Listed (37 CFR 3.41): \$

Method of Payment:

Enclosed ☒

Deposit Account ☐

Deposit Account

(Enter for payment by deposit account or if additional fees can be charged to the

Deposit Account Number:

#

Authorization to charge additional fees:

Yes

☒

No

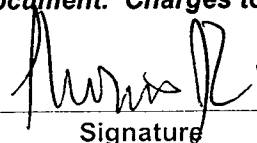
☐

**Statement and Signature**

*To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document. Charges to deposit account are authorized, as indicated herein.*

Thomas J. Finn, Reg. No. 48,066

Name of Person Signing



Signature

April 16, 2002

Date

RECORDATION FORM COVER SHEET  
CONTINUATION  
PATENTS ONLY

U.S. Department of Commerce  
Patent and Trademark Office  
PATENT

Conveying Party(ies)

☐ Mark if additional names of conveying parties attached

Enter additional Conveying Parties

Name (line 1) SHEIRE, Marcus

Execution Date  
Month Day Year  
12/29/2001

Name (line 2)

Execution Date  
Month Day Year  
12/18/2001

Name (line 1) AUSTIN, Timothy G.

Name (line 2)

Execution Date  
Month Day Year

Name (line 1)

Name (line 2)

Receiving Party

☐ Mark if additional names of receiving parties attached

Name (line 1)

☐ If document to be recorded is an assignment and the receiving party is not domiciled in the United States, an appointment of a domestic representative is attached. (Designation must be a separate document from Assignment.)

Name (line 2)

Address (line 1)

Address (line 2)

Address (line 3)

City

State/Country

Zip Code

Name (line 1)

☐ If document to be recorded is an assignment and the receiving party is not domiciled in the United States, an appointment of a domestic representative is attached. (Designation must be a separate document from Assignment.)

Name (line 2)

Address (line 1)

Address (line 2)

Address (line 3)

City

State/Country

Zip Code

Application Number(s) or Patent Number(s)

☐ Mark if additional numbers attached

Enter either the Patent Application Number or the Patent Number (DO NOT ENTER BOTH numbers for the same property).

Patent Application Number(s)

Patent Number(s)


## ASSIGNMENT

## UTILITY PATENT

**WHEREAS**, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD** filed **December 20, 2001**;

**AND WHEREAS**, AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., a subsidiary of AMERICAN EXPRESS COMPANY (hereinafter "ASSIGNEE"), a corporation organized and existing under and by virtue of the laws of the State of New York having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, is desirous of memorializing its interest therein;

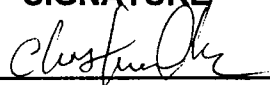
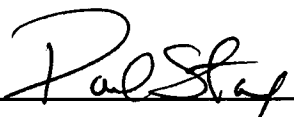
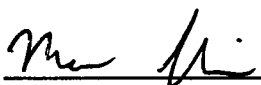
**NOW, THEREFORE**, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee, past employee or a contractor of ASSIGNEE (AMERICAN EXPRESS COMPANY or one of it's subsidiary companies) and that ASSIGNOR developed the subject matter of the invention on ASSIGNEE's time and at the expense of ASSIGNEE and within the scope of ASSIGNOR's duties as an employee of ASSIGNEE and thereby ASSIGNOR recognizes that the ASSIGNEE owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

**THEREFORE**, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

**AND HEREBY AGREES** to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to preserve, acquire and/or perfect ASSIGNEE's full protection and title

in and to the invention and any improvements and to file any of the aforementioned applications.

EXECUTED as of the date(s) written below by ASSIGNOR:



INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
<u>Christina Chow</u>	<u>1238 East Presidio</u> <u>Phoenix, AZ 85022</u>	<u></u>	<u>1/15/2002</u>
<u>Paul Stoxen</u>	<u>1327 E. Monte Cristo Ave</u> <u>Phoenix, AZ 85022</u>	<u></u>	<u>1/15/2002</u>
<u>Marcus Sheire</u>	<u>1540 Osceola Ave</u> <u>St. Paul, Minnesota 555105</u>	<u></u>	<u>12/27/01</u>
<u>Timothy G. Austin</u>	<u>8242 Xene Lane</u> <u>Maple Grove, Minnesota</u> <u>555105</u>	<u>_____</u>	<u>_____</u>

**SNELL & WILMER L.L.P.**  
One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
(602) 382-6228  
Fax (602) 382-6070



in and to the invention and any improvements and to file any of the aforementioned applications.

EXECUTED as of the date(s) written below by ASSIGNOR:

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
<u>Christina Chow</u>	<u>1238 East Presidio</u> <u>Phoenix, AZ 85022</u>	_____	_____
<u>Paul Stoxen</u>	<u>1327 E. Monte Cristo Ave</u> <u>Phoenix, AZ 85022</u>	_____	_____
<u>Marcus Sheire</u>	<u>1540 Osceola Ave</u> <u>St. Paul, Minnesota 555105</u>	<u></u>	<u>1-2-02</u>
<u>Timothy G. Austin</u>	<u>8242 Xene Lane</u> <u>Maple Grove, Minnesota</u> <u>555105</u>	<u></u>	<u>12-18-01</u>

**SNELL & WILMER L.L.P.**  
One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
(602) 382-6228  
Fax (602) 382-6070

**RECORDATION FORM COVER SHEET  
PATENTS ONLY**

TO: The Commissioner of Patents and Trademarks: Please record the attached original document(s) or copy(ies).

**Submission Type**

☒ New

☐ Resubmission (Non-Recordation)  
Document ID#

☐ Correction of PTO Error  
Reel #  Frame #

☐ Corrective Document  
Reel #  Frame #

**Conveyance Type**

☒ Assignment ☐ Security Agreement

☐ License ☐ Change of Name

☐ Merger ☐ Other

**U.S. Government**  
(For Use ONLY by U.S. Government Agencies)

☐ Departmental File ☐ Secret File

**Conveying Party(ies)**

☐ Mark if additional names of conveying parties attached

Name	Execution Date		
	Month	Day	Year
Name (line 1) DEMIRKAYA, Can	12	18	2001
Name (line 2)			

**Second Party**

Name	Execution Date		
	Month	Day	Year
Name (line 1)			
Name (line 2)			

**Receiving Party**

☐ Mark if additional names of receiving parties attached

Name (line 1)	AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.			<input type="checkbox"/> If document to be recorded is an assignment and the receiving party is not domiciled in the United States, an appointment of a domestic representative is attached. (Designation must be a separate document from Assignment.)
Name (line 2)				
Address (line 1)	General Counsel's Office			
Address (line 2)	American Express Tower, World Financial Center			
Address (line 3)	New York	New York	102585-4900	
	City	State/Country	Zip Code	

**Domestic Representative Name and Address**

Enter for the first Receiving Party only.

Name	
Address (line 1)	
Address (line 2)	
Address (line 3)	
Address (line 4)	

**FOR OFFICE USE ONLY**

**Correspondent Name and Address**

Area Code and Telephone Number

Name

Address (line 1)

Address (line 2)

Address (line 3)

Address (line 4)

**Pages**

Enter the total number of pages of the attached conveyance document including any attachments.

#

**Application Number(s) or Patent Number(s)**

☐ Mark if additional numbers attached

Enter either the Patent Application Number or the Patent Number (DO NOT ENTER BOTH numbers for the same property).

Patent Application Number(s)

Patent Number(s)

If this document is being filed together with a new Patent Application, enter the date the patent application was

Month Day Year

**Patent Cooperation Treaty (PCT)**

Enter PCT application number only if a U.S. Application Number has not been assigned.

PCT  PCT  PCT   
PCT  PCT  PCT

**Number of Properties**

Enter the total number of properties involved.

#

**Fee Amount**

Fee Amount for Properties Listed (37 CFR 3.41): \$

Method of Payment:

Enclosed ☒ Deposit Account ☐

Deposit Account

(Enter for payment by deposit account or if additional fees can be charged to the

Deposit Account Number:

#

Authorization to charge additional fees:

Yes ☒ No ☐

**Statement and Signature**

*To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document. Charges to deposit account are authorized, as indicated herein.*

Thomas J. Finn, Reg. No. 48,066

Name of Person Signing

Signature

April 16, 2002

Date

## ASSIGNMENT

## UTILITY PATENT

**WHEREAS**, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD** filed **December 20, 2001**;

**AND WHEREAS**, AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., a subsidiary of AMERICAN EXPRESS COMPANY (hereinafter "ASSIGNEE"), a corporation organized and existing under and by virtue of the laws of the State of New York having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, is desirous of memorializing its interest therein;

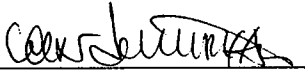
**NOW, THEREFORE**, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee, past employee or a contractor of ASSIGNEE (AMERICAN EXPRESS COMPANY or one of its subsidiary companies) and that ASSIGNOR developed the subject matter of the invention on ASSIGNEE's time and at the expense of ASSIGNEE and within the scope of ASSIGNOR's duties as an employee of ASSIGNEE and thereby ASSIGNOR recognizes that the ASSIGNEE owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

**THEREFORE**, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

**AND HEREBY AGREES** to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to preserve, acquire and/or perfect ASSIGNEE's full protection and title

in and to the invention and any improvements and to file any of the aforementioned applications.

**EXECUTED** as of the date(s) written below by ASSIGNOR:

<b>INVENTOR'S NAME</b>	<b>ADDRESS</b>	<b>SIGNATURE</b>	<b>DATE</b>
<u>Can Demirkaya</u>	<u>21522 North 82nd Lane</u> <u>Peoria, Arizona 85382</u>	<u></u>	<u>12/18/2001</u>

**SNELL & WILMER L.L.P.**

One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
(602) 382-6228  
Fax (602) 382-6070

**IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE**

Applicant(s): **Christina Chow, et al.**

Atty. Docket No.: **40655.3800**

Serial No.: **10/032,588** Confirmation No.: **8373**

Group Art Unit: **2164**

Filed: **December 20, 2001**

Examiner: **TBA**

TITLE: **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND  
METHOD**

**DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD** the specification of which:

☐ is attached hereto.

☒ was filed on **December 20, 2001**, as Application Serial No. **10/032,588** and was amended on \_\_\_\_\_ if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed.

			Priority Not Claimed
			<input type="checkbox"/>
_____ Number	_____ Country	_____ Filing Date	
_____ Number	_____ Country	_____ Filing Date	<input type="checkbox"/>

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below.

60/268,658  
Application Number

February 14, 2001  
Filing Date

60/268,538  
Application Number

February 13, 2001  
Filing Date

\_\_\_\_\_  
Application Number

\_\_\_\_\_  
Filing Date

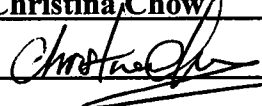
\_\_\_\_\_  
Application Number

\_\_\_\_\_  
Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose information material to patentability as defined in 37 C.F.R. §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

_____ Application Serial No.	_____ Filing Date	_____ Status — Patent, Pending, Abandoned
_____ Application Serial No.	_____ Filing date	_____ Status — Patent, Pending, Abandoned

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor Christina Chow  
First inventor's signature  Date 12/11/2001  
Residence 1238 East Presidio  
City/State Phoenix, Arizona Zip Code 85022  
Citizenship USA  
Post Office Address Same as above


Full name of first inventor Paul Stoxen  
First inventor's signature *Paul Stox* Date 12/11/01  
Residence 1327 East Monte Cristo Avenue  
City/State Phoenix, Arizona Zip Code 85022  
Citizenship USA  
Post Office Address Same as above

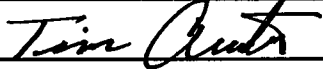
Full name of first inventor Marcus Sheire  
First inventor's signature \_\_\_\_\_ Date \_\_\_\_\_  
Residence 1540 Osceola Avenue  
City/State St. Paul, Minnesota Zip Code 55105  
Citizenship USA  
Post Office Address Same as above

Full name of first inventor Timothy G. Austin  
First inventor's signature \_\_\_\_\_ Date \_\_\_\_\_  
Residence 8242 Xene Lane  
City/State Maple Grove, Minnesota Zip Code 55311  
Citizenship USA  
Post Office Address Same as above



Full name of first inventor Paul Stoxen  
First inventor's signature \_\_\_\_\_ Date \_\_\_\_\_  
Residence 1327 East Monte Cristo Avenue  
City/State Phoenix, Arizona Zip Code 85022  
Citizenship USA  
Post Office Address Same as above

Full name of first inventor Marcus Sheire  
First inventor's signature  Date 1/2/02  
Residence 1540 Osceola Avenue  
City/State St. Paul, Minnesota Zip Code 55105  
Citizenship USA  
Post Office Address Same as above

Full name of first inventor Timothy G. Austin  
First inventor's signature  Date 12-18-01  
Residence 8242 Xene Lane  
City/State Maple Grove, Minnesota Zip Code 55311  
Citizenship USA  
Post Office Address Same as above

**IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE**

Applicant(s): **Christina Chow, et al.** Atty. Docket No.: **40655.3800**  
Serial No.: **10/032,588** Confirmation No.: **8373** Group Art Unit: **2164**  
Filed: **December 20, 2001** Examiner: **TBA**  
TITLE: **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND  
METHOD**

**DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD** the specification of which:

- ☐ is attached hereto.  
☒ was filed on **December 20, 2001**, as Application Serial No. **10/032,588** and was amended on \_\_\_\_\_ if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed.

_____	_____	_____	Priority Not Claimed
Number	Country	Filing Date	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>
Number	Country	Filing Date	

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below.

60/268,658  
Application Number

February 14, 2001  
Filing Date

60/268,538  
Application Number

February 13, 2001  
Filing Date

\_\_\_\_\_  
Application Number

\_\_\_\_\_  
Filing Date

\_\_\_\_\_  
Application Number

\_\_\_\_\_  
Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose information material to patentability as defined in 37 C.F.R. §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

<u>Application Serial No.</u>	<u>Filing Date</u>	<u>Status — Patent, Pending, Abandoned</u>
-------------------------------	--------------------	--

<u>Application Serial No.</u>	<u>Filing date</u>	<u>Status — Patent, Pending, Abandoned</u>
-------------------------------	--------------------	--

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor Can Demirkaya

First inventor's signature Can Demirkaya Date 3/6/2002

Residence 21522 North 82nd Lane

City/State Peoria, Arizona Zip Code 85382

Citizenship Turkey

Post Office Address Same as above

Applicant(s): **Christina Chow, et al.**

Atty. Docket No.: **40655.3800**

Serial No.: **10/032,588** Confirmation No.: **8373**

Group Art Unit: **2164**

Filed: **December 20, 2001**

Examiner: **TBA**

TITLE: **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD**

**POWER OF ATTORNEY BY ASSIGNEE  
AND CERTIFICATE UNDER 37 CFR 3.73(b)**

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. ("Assignee"), a corporation having a place of business at American Express Tower, World Financial Center, New York, New York 10285-4900 certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

An assignment from the inventor(s) of the patent application identified above. The assignment for which a copy thereof is attached.

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

**SNELL & WILMER L.L.P.**

One Arizona Center

400 East Van Buren

Phoenix, Arizona 85004-2202

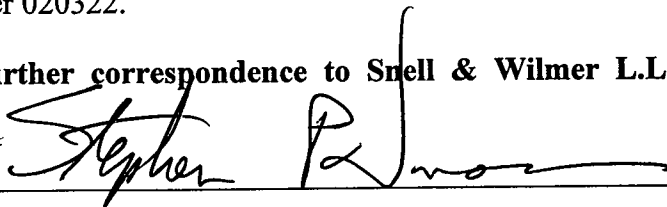
Tel. (602) 382-6000

Fax (602) 382-6070;

Thomas J. Finn (Reg. No. 48,066); and the other registered attorneys associated with Snell & Wilmer's Customer Number 020322.

**Please send all further correspondence to Snell & Wilmer L.L.P. at the above address.**

By: \_\_\_\_\_



Title: Stephen P. Norman, Secretary

Date: \_\_\_\_\_

MARCH 26, 2002